

DISTRICT OF New Jersey
In re Calvin & Elizabeth Cashan

Case No. _____
Reporting Period: November

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

2009

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	<input checked="" type="checkbox"/>	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	<input checked="" type="checkbox"/>	
Copies of bank statements		<input checked="" type="checkbox"/>	
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Date

Signature of Joint Debtor

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

Cash	Beginning of Month	\$ 1,262.80	NOVEMBER 2009
		Current	Filing
	Wages Net	\$ 5,056.24	\$ 215,894.41
	Interest		\$ 81.36
	Alimony	N/A	N/A
	Pension Income	None	N/A
	Sales of Assets	None	None
	401K Loan	None	\$ 35,000.00
	Other	\$ 1,865.89	\$ 162,414.57
	TOTAL RECEIPTS	\$ 6,922.13	\$ 413,390.34
		8184.93	

DISBURSEMENTS			
Ordinary Items			
Mortgage	\$ -	\$	21,548.46
Rental Payments	\$ -	\$	-
401K Loan	\$572.20	\$	12,016.20
Utilities	\$ 1,309.06	\$	41,008.35
Insurance	\$ 867.20	\$	32,795.76
Auto Expense		\$	23,189.00
Automobile Lease Payment	None	\$	10,630.41
IRA Contributions	None	\$	-
Repairs and Maintenance		\$	21,247.17
Medical Expenses	\$ 245.60	\$	13,096.45
Household Expenses- Crown Banking	\$ 1,269.15	\$	94,701.72
Household Expenses- Free Checking	\$ 1,561.00	\$	13,573.75
Charitable Contributions	\$ 120.00	\$	3,546.00
Alimony	None	\$	-
Taxes Real Estate	None	\$	-
Taxes Personal Property	None	\$	-
Taxes Other	None	\$	-
Travel and Entertainment	\$ 1,067.01	\$	28,605.32
Gifts	\$ 79.20	\$	5,666.98
Other (attach schedule)		\$	32,681.06
TOTAL ORDINARY DISBURSEMENTS	\$ 7,090.42	\$	354,306.63

REORGANIZATION ITEMS

Professional Fees			
US Trustee Fees		\$	250.00
Other			
TOTAL			

Total Disbursements	\$ 7,090.42	\$	354,556.63
Net Cash Flow	\$ 1,094.51		
Cash End of Month			
Bank Statement	\$ 2,517.81		



Free Checking

01 1010219502647 751 30 0 15

Electronic Delivery



ELIZABETH CASHAN
DEBTOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN NJ 080570000

PB

Free Checking

10/24/2009 thru 11/20/2009

Account number: 1010219502647
Account owner(s): ELIZABETH CASHAN
DEBTOR IN POSSESSION

Account Summary

Opening balance 10/24	\$1,060.42
Deposits and other credits	6,976.80 +
Checks	1,639.61 -
Automated Checks	152.75 -
Other withdrawals and service fees	3,984.30 -
Closing balance 11/20	\$2,260.56

Deposits and Other Credits

Date	Amount	Description
10/26	500.00	TRNSFR 3000110824377 10/26 ONLINE TRNSFR CONFIRMATION # VY196763423
10/28	500.00	TRNSFR 3000110824380 10/28 ONLINE TRNSFR CONFIRMATION # VY197228346
10/30	2,432.79	AUTOMATED CREDIT A J GALLAGHER PAYROLL CO. ID. 1362481781 091030 PPD
11/02	15.89	DEPOSIT
11/09	500.00	TRNSFR 3000110824377 11/09 ONLINE TRNSFR CONFIRMATION # VY199671176
11/09	500.00	TRNSFR 3000110824380 11/09 ONLINE TRNSFR CONFIRMATION # VY199671261
11/13	2,528.12	AUTOMATED CREDIT A J GALLAGHER PAYROLL CO. ID. 1362481781 091113 PPD
Total	\$6,976.80	

Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
0290	10.00	10/29	0379*	200.00	11/18	0384	100.00	11/09
0340*	20.00	11/02	0380	201.40	11/03	0385	20.00	11/03
0372*	100.00	10/27	0382*	160.00	11/04	0387*	80.00	11/18
0376*	131.86	10/29	0383	80.00	11/04	0388	360.00	11/05

* Indicates a break in check number sequence (checks could be listed under Automated Checks)

Checks continued on next page



Free Checking

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Checks continued

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
0389	56.35	11/06	0392	20.00	11/10			
0391*	100.00	11/09	Total	\$1,639.61				

* Indicates a break in check number sequence (checks could be listed under Automated Checks)

Automated Checks

Number	Amount	Date	Description
0390	152.75	11/09	AUTOMATED CHECK VZ WIRELESS ARC ARC CO. ID. 2005091202 091109 ARC MISC 0390
Total	\$152.75		

Other Withdrawals and Service Fees

Date	Amount	Description
10/26	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
10/26	2.00	WAY2SAVE TRANSFER TO 3000123232477
10/26	4.58	PURCHASE AREAS USA ATL 10/23 4828642736637 305-9150228 GA 7019V271180
10/26	28.36	PURCHASE SPIRIT HALLOWEEN SS 660 10/24 MAPLE SHADE NJ 7019I822593
10/26	100.00	WITHDRAWAL PNC BANK 10/24 236 W MAIN ST MOORESTOWN NJ 7019N003981
10/27	1.00	WAY2SAVE TRANSFER TO 3000123232477
10/27	34.00	PURCHASE ROMANO'S SERVICE S 10/26 4828642736637 MOORESTOWN NJ 7019V200900
10/29	2.00	WAY2SAVE TRANSFER TO 3000123232477
10/29	24.58	PURCHASE TRAINO'S WINE AND 10/28 4828642736637 MARLTON NJ 7019V201010
10/29	26.98	PURCHASE SHOP.MLB.COM 10/28 4828642736637 866-274-9053 PA 7019V210040
10/30	1.00	WAY2SAVE TRANSFER TO 3000123232477
10/30	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
10/30	53.49	PURCHASE T MOBILE 8880 10/29 4828642736637 CINNAMINSON NJ 7019V241230
10/30	100.00	WITHDRAWAL PNC BANK 10/30 236 W MAIN ST MOORESTOWN NJ 7019N007427

Other Withdrawals and Service Fees continued on next page.



Free Checking

WACHOVIA

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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
11/02	3.00	WAY2SAVE TRANSFER TO 3000123232477
11/02	32.75	PURCHASE ROMANO'S SERVICE S 11/01 4828642736637 MOORESTOWN NJ 7019V250900
11/02	88.25	PURCHASE WAL-MART #2871 11/01 CINNAMINSON NJ 7019I499750
11/02	1,067.01	AUTOMATED DEBIT AMERICAN EXPRESS ELEC REMIT CO. ID. 0005000008 091102 WEB MISC 091102061481685
11/03	2.00	WAY2SAVE TRANSFER TO 3000123232477
11/03	7.76	PURCHASE WAWA 718 0000 11/02 4828642736637 MOUNT LAUREL NJ 7019V236370
11/03	26.25	PURCHASE NJ APP FINGERPRINT 11/02 4828642736637 866-580-6324 WA 7019V208490
11/03	150.00	TRNSFR 1010188412046 11/03 ONLINE TRNSFR CONFIRMATION # VY198469585
11/04	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
11/04	120.00	WITHDRAWAL PNC BANK 11/04 236 W MAIN ST MOORESTOWN NJ 7019N000820
11/09	1.00	WAY2SAVE TRANSFER TO 3000123232477
11/09	22.94	PURCHASE SHELL OIL 57543002 11/05 4828642736637 MOUNT LAUREL NJ 7019V245487
11/12	3.00	WAY2SAVE TRANSFER TO 3000123232477
11/12	32.17	PURCHASE SHELL OIL 57543002 11/09 4828642736637 MOUNT LAUREL NJ 7019V265487
11/12	45.68	PURCHASE CVS 02409 02409-219 We 11/11 Moorestown NJ 7019I740460
11/12	155.88	PURCHASE COMCAST OF CHERRY 11/12 4828642736637 800-COMCAST NJ 7019V290005
11/13	1.00	WAY2SAVE TRANSFER TO 3000123232477
11/13	199.92	PURCHASE 800CONT*1-800CONTA 11/12 4828642736637 800-266-8228 UT 7019V220006
11/16	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
11/16	3.00	WAY2SAVE TRANSFER TO 3000123232477
11/16	10.86	PURCHASE STARBUCKS USA 0007 11/14 4828642736637 MOORESTOWN NJ 7019V293558
11/16	25.59	PURCHASE SHELL OIL 57543002 11/12 4828642736637 MOUNT LAUREL NJ 7019V275487

Other Withdrawals and Service Fees continued on next page.



Free Checking

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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
11/16	60.00	WITHDRAWAL PNC BANK 11/14 236 W MAIN ST MOORESTOWN NJ 7019N007871
11/16	958.56	AUTOMATED DEBIT PUBLIC SERVICE PSEG CO. ID. 2221212800 091116 PPD
11/17	1.00	WAY2SAVE TRANSFER TO 3000123232477
11/17	2.00	MISCELLANEOUS FEE ATM NON-WACHOVIA WITHDRAWALS
11/17	29.75	PURCHASE SUNOCO SVC STATION 11/15 4828642736637 CINNAMINSON NJ 7019V290002
11/17	220.00	WITHDRAWAL PNC BANK 11/17 CHURCH & LENOLA R CINNAMINSON NJ 7019N001571
11/19	300.00	TRNSFR 1010188412046 11/19 ONLINE TRNSFR CONFIRMATION # VY201761861
11/20	1.00	WAY2SAVE TRANSFER TO 3000123232477
11/20	27.94	PURCHASE SHELL OIL 57543002 11/18 4828642736637 MOUNT LAUREL NJ 7019V285487
Total	\$3,984.30	

Effective February 12, 2010 any new Overdraft Protection sources put in place will be structured so that accounts serving as Overdraft Protection sources are limited to providing coverage to only one Checking account.

If you currently have multiple checking accounts covered by one Overdraft Protection source (for instance, one credit, savings or checking account providing protection to two checking accounts), Wachovia will update these relationships on April 3, 2010 to comply with the above standard. The checking account with the lowest account number will keep the Overdraft Protection.

If you currently have more than one checking account that is protected by one or more Overdraft Protection sources and you believe this change will leave one or more accounts without overdraft protection, please visit your financial center, or call 800-WACHOVIA to make alternative arrangements at your earliest convenience if you wish to ensure uninterrupted overdraft protection.



Free Checking

05 1010219502647 751 30 0 15

Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684	WACHOVIA BANK, NATIONAL ASSOCIATION NC8502
TDD (For the Hearing Impaired)	800-835-7721	P O BOX 563966
En español para cuentas corrientes y de ahorros	800-326-8977	CHARLOTTE NC 28256-3966
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA3289
		P O BOX 26090
		RICHMOND VA 23260-6090
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0343
		P O BOX 13327
		ROANOKE VA 24040-0343

To Balance Your Account

<p>1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.</p> <p>2. Write in the closing balance shown on the front of account statement. _____</p> <p>3. Write in any deposits you have made since the date of this statement. _____ _____ _____ _____</p> <p>4. Add together amounts listed above in steps 2 and 3. _____</p> <p>5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. _____</p> <p>6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. _____</p>	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
			Total	

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, NC8502, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

WACHOVIA BANK, N.A. IS MEMBER FDIC



Free Checking

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10/24/2009 thru 11/20/2009

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/15/09 290

PAY TO THE ORDER OF *Kind Books CS78* \$ 10.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Kind Books* *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0290 ⑈0000002000⑈

REF#0159177440 PAID 10/29 10.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/12/09 340

PAY TO THE ORDER OF *St Jude Children's Hospital* \$ 20.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Kind Books* *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0340 ⑈0000002000⑈

REF#0153640270 PAID 11/02 20.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/23/09 372

PAY TO THE ORDER OF *CASH* \$ 100.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0372 ⑈0000002000⑈

REF#6053155430 PAID 10/27 100.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/15/09 376

PAY TO THE ORDER OF *COMCAST* \$ 131.86

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0376 ⑈0000002000⑈

REF#6557072170 PAID 10/29 131.86

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/20/09 379

PAY TO THE ORDER OF *Will's Landscaping* \$ 200.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0379 ⑈0000002000⑈

REF#6153414430 PAID 11/18 200.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/29/09 380

PAY TO THE ORDER OF *Moorestown Township* \$ 201.40

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0380 ⑈0000002000⑈

REF#0558710250 PAID 11/03 201.40

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/28/09 382

PAY TO THE ORDER OF *Dr. David Osterhout* \$ 160.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0382 ⑈0000002000⑈

REF#5255392880 PAID 11/04 160.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/29/09 383

PAY TO THE ORDER OF *Emma Smith* \$ 80.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0383 ⑈0000002000⑈

REF#0258510100 PAID 11/04 80.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 10/30/09 384

PAY TO THE ORDER OF *CASH* \$ 100.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0384 ⑈0000002000⑈

REF#5850234270 PAID 11/09 100.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000

DATE 11/2/09 385

PAY TO THE ORDER OF *DT HC* \$ 20.00

WACHOVIA
Wachovia Bank, N.A.
wachovia.com

MEMO *Em Car*

⑆02⑆200025⑆10⑆10219502647⑆ 0385 ⑈0000002000⑈

REF#0558479860 PAID 11/03 20.00



Free Checking

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10/24/2009 thru 11/20/2009

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000
DATE 11/12/09
PAY TO THE ORDER OF W.I. Hunsing \$ 30.00
THIRTY DOLLARS & 00/100
WACHOVIA
Wachovia Bank, N.A.
MEMO 10103-10110
MICR ⑆021200025⑆1010219502647⑆0387⑆00000016000⑆

REF#6153414380 PAID 11/18 80.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000
DATE 11/10/09
PAY TO THE ORDER OF Clubs \$ 360.00
THREE HUNDRED SIXTY DOLLARS & 00/100
WACHOVIA
Wachovia Bank, N.A.
MEMO 7243 001P (AD) 10110
MICR ⑆021200025⑆1010219502647⑆0388⑆00000016000⑆

REF#1028585301 PAID 11/05 360.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000
DATE 11/3/09
PAY TO THE ORDER OF Harvey Co \$ 56.35
FIFTY SIX DOLLARS & 35/100
WACHOVIA
Wachovia Bank, N.A.
MEMO 110607 000000 000 72533323
MICR ⑆021200025⑆1010219502647⑆0389⑆0000005635⑆

REF#5755121750 PAID 11/06 56.35

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000
DATE 11/6/09
PAY TO THE ORDER OF Cash \$ 100.00
ONE HUNDRED DOLLARS & 00/100
WACHOVIA
Wachovia Bank, N.A.
MEMO 10110
MICR ⑆021200025⑆1010219502647⑆0391⑆00000010000⑆

REF#5850234260 PAID 11/09 100.00

ELIZABETH CASHAN
DEBITOR IN POSSESSION
205 E CENTRAL AVE
MOORESTOWN, NJ 08057-0000
DATE 11/9/09
PAY TO THE ORDER OF of K \$ 20.00
TWENTY DOLLARS & 00/100
WACHOVIA
Wachovia Bank, N.A.
MEMO 10110
MICR ⑆021200025⑆1010219502647⑆0392⑆

REF#1257563080 PAID 11/10 20.00



WACHOVIA



Crown Banking

02 1010188412046 751 30 0 15

Other Withdrawals and Service Fees

<i>Date</i>	<i>Amount</i>	<i>Description</i>
10/26	27.97	PURCHASE MEDPORT DINER 10/22 4828642446135 MEDFORD NJ 5031V289800
10/26	37.44	PURCHASE LA FITNESS 10/23 4828642446135 800-600-2540 CA 5031V209400
10/29	136.32	PURCHASE SHOPRITE OF MOUNT 10/28 4828642446135 MOUNT LAUREL NJ 5031V291010
10/30	49.53	PURCHASE WEGMANS #8 10/28 4828642446135 MT LAUREL NJ 5031V289740
10/30	250.99	PURCHASE WEGMANS #8 10/28 4828642446135 MT LAUREL NJ 5031V249740
11/02	41.90	PURCHASE SHANGHAI EXPRESS 10/30 4828642446135 MARLTON NJ 5031V212006
11/05	74.16	PURCHASE CHARLIE BROWN'S OF 11/04 4828642446135 MAPLE SHADE NJ 5031V261030
11/09	20.00	PURCHASE CINDYS RESTAURANT 11/06 4828642446135 CHERRY HILL NJ 5031V291622
11/09	80.72	PURCHASE TARGET 0001 11/06 4828642446135 CHERRY HILL NJ 5031V270910
11/09	82.70	PURCHASE WEGMANS #8 11/05 4828642446135 MT LAUREL NJ 5031V270072
11/09	100.04	PURCHASE COSTCO WHSE #0749 11/06 MOUNT LAUREL NJ 5031I595035
11/10	257.99	PURCHASE WEGMANS #8 11/08 4828642446135 MT LAUREL NJ 5031V230111
11/16	20.00	PURCHASE MOORESTOWN INTERNA 11/13 4828642446135 MOORESTOWN NJ 5031V230124
11/17	39.39	PURCHASE ACME #7963 11/16 4828642446135 MAPLE SHADE NJ 5031V277200
11/19	50.00	WITHDRAWAL PNC BANK 11/19 9456 STATE RD PHILADELPHIA PA 5031N009110
Total	\$1,269.15	



Crown Banking

03 1010188412046 751 30 0 15



Effective February 12, 2010 any new Overdraft Protection sources put in place will be structured so that accounts serving as Overdraft Protection sources are limited to providing coverage to only one Checking account.

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If you currently have more than one checking account that is protected by one or more Overdraft Protection sources and you believe this change will leave one or more accounts without overdraft protection, please visit your financial center, or call 800-WACHOVIA to make alternative arrangements at your earliest convenience if you wish to ensure uninterrupted overdraft protection.



Crown Banking

04 1010188412046 751 30 0 15

Customer Service Information

	Phone number	Address
Checking & Savings Accounts, Check Card & ATM Card	800-WACHOVIA 800-922-4684	WACHOVIA BANK, NATIONAL ASSOCIATION NC8502
TDD (For the Hearing Impaired) En español para cuentas corrientes y de ahorros	800-835-7721 800-326-8977	P O BOX 563966 CHARLOTTE NC 28256-3966
Bank By Mail (Deposits Only)		WACHOVIA BANK, NATIONAL ASSOCIATION VA3289 P O BOX 26090 RICHMOND VA 23260-6090
Consumer Loan Accounts	800-347-1131	WACHOVIA BANK, NATIONAL ASSOCIATION VA0343 P O BOX 13327 ROANOKE VA 24040-0343

To Balance Your Account

<p>1. Compare your account register to your account statement for unrecorded transactions (such as ATM, Check Card, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.</p> <p>2. Write in the closing balance shown on the front of account statement. _____</p> <p>3. Write in any deposits you have made since the date of this statement. _____ _____ _____</p> <p>4. Add together amounts listed above in steps 2 and 3. _____</p> <p>5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here. _____</p> <p>6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above. _____</p>	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
			Total	

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 800-WACHOVIA, 800-922-4684, or write to us at WACHOVIA BANK, NATIONAL ASSOCIATION, NC8502, P O BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

WACHOVIA BANK, N.A. IS MEMBER FDIC

November

2009

November

2009

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DC 11/1	you Komano's	3875	X		
385 11/2	OLG-C Sunday offering	20 00	X		
DC 11/1	WAINAW school needs	88 25	X		
386	VOID				
387 11/2	Will Anshing 10-3-10	80 00	X		
388 11/2	Chubb's HIO Jns	360 00	X		

AD 10/26	Deposit MT BOA		X	15.89	
10/20	Transfer from		X	500 00	
381 10/28	Transfer from	20 00	X		
TX	Peoples - need	4 58	X		
DC 10/26	BOA Atlanta	34 00	X		
DC 11/1	gpa Komano's				
10/28	Transfer from #4380			500 00	

PROTECT YOUR ACCOUNT - KEEP CHECKS IN A SAFE PLACE. IF THEY ARE LOST OR STOLEN, NOTIFY YOUR FINANCIAL INSTITUTION IMMEDIATELY.

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CD-Automatic Deposit ■ AP-Automatic Payment ■ ATM-Teller Machine ■ DC-Debit Card ■ T-Tax Debit Card ■ TT-Telephone Transfer

NUMBER OF DEBITS	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	DEPOSIT AMOUNT
389	10/29	N. TOLSON WATER and Sewer	201.40	201.40
390	10/29	CASH	0.00	352.66
391	10/29	Capitol Airport	42.00	710.66
392	10/29	Capitol Airport	9.56	701.10
393	10/29	Capitol Airport	20.00	
394	10/29	Enterprise Rental	161.34	
395	11/2	Amex T/E	1067.01	1216.80
396	11/2	Sage-Morpho	262.50	1190.55
397	11/2	Wawa Lunch	7.76	1182.79
398	11/3	Transfor TA #2046	150.00	1032.79
399	11/3	Auto Home ogc	56.35	976.44

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391	10/16	CASH	Dulce	100.00	X		
392	11/9	0 of MC	glued	30.00	X		
393	11/10	NTPS	same play 12/16/09	14.00	X		
DC	11/9	pro		32.17	X		657.52
AD	11/9	Transfer-Deposit	#4371		X	500.00	
AD	11/9	Transfer-Deposit	#4380		X	500.00	

10/19	Best Buy	192.59	X			935.31
10/19	CASH	100.00	X			100.00
10/23	ATLANTA	52.89	X			835.31
10/24	Sprint	28.36	X			754.06
10/24	Corona					
10/20	Will's Landscaping	100.00	X			554.06
379	8/29 to 9/26					

PROTECT YOUR ACCOUNT - WHEN WAITING A CHECK, SIGN AT THE FAR LEFT. DO NOT LEAVE SPACE FOR EXTRA NUMBERS TO BE WRITTEN.

DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	FEE	DEBIT AMOUNT	TT-Telephone Transfer
11/11	Concast	155.88	X		1657.52
11/12	LEON X2148	958.56	X		
11/18	Emma Smith Tutor for Sierra	120.00	X		
11/16	CASH	200.00	X		
11/15	ATG direct deposit			2528.12	

10/19	M V N	25.00	X		
10/19	CASH	100.00	X		
10/19	Carbon Clean car repairs	48.26	X		
10/18	VOID				VOID
10/15	COMCAST	131.86	X		1925.22

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396	11/19	NTPS CONOR Yearbook	15 00 0		
DC	11/10	CN's KT	45 68 X		
DC	11/15	gaa	29 95 X		
BC	11/14	CASL	60 00 X		
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DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	FEE	DEPOSIT AMOUNT	TT-Telephone Transfer
10/14	ATM PC Dues	283.54		283.54	
10/14	LORE & TANNIS clothes	205.50		205.50	
10/14	CASH Dulce	311.96		311.96	
10/15	gas	31.79		31.79	
10/15	ASG Direct Deposit			3482.78	
10/15	gas			8756.54	
11/14	CASH Cere	120.00			
11/18	gas Well	27.94			
11/19	Transfer to gc	300.00			
11/16	Starbucks	10.86			
11/13	Contracts	199.92			
11/20	Cherishna La Delfa	15.00			

Actual

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for


399	11/18	Venue Winona	46.13	X				
400	11/13	PSEIN	240.00	X				
341	11/19	CASH	100.00	X				
342	11/19	WULF	100.00	X				
343	11/20	Quadrant Ins	646.50	X				
338	10/15	Michael P. Moore	250.00	X				
339	10/15	auto loan #3	134.98	X				
	10/13	Purelo	36.80	X				
	10/5	gas	28.17	X				
340	10/15	Seaside Hospital	250.00	X				
	11/13	CASH	4.00	X				
		May 2 Save						970.81

DO NOT WRITE IN THESE SPACES

Automatic Deposit AP-Automatic Payment ATM-Teller Machine DC-Debit Card T-Tax Deductible T-Telephone Transfer

DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT	TRANSFER
10/16	DAVID OSTERHAUT	170.00	X			170.00
10/13	Body Works	150.85	X			
10/7	CASH	200.00	X			
10/16	Verizon Wireless	300.00	X			
10/11	Verizon Wireless (2)	195.61	X			
10/1	Verizon Wireless	59.13	X			

11/20	Gas Expense	34.50	X			34.50
11/21	Tanagi Kids	70.47	X			
11/2	Deleer Auto Wash	8.00	X			
11/23	Deposit Anna Bernice Robinson		X		60.00	
11/24	Starbucks	25.00	X			
11/24	gaa	27.25	X			



CODE		AMOUNT		AMOUNT
347	11/30	MOONSTR TSP	\$109.80	109.80
		Tax office	X	
DC	11/30	MICHELLE	11.09 +	11.09
		auto = 1000		244.95
	11/30	transfer to	150.00 X	150.00
		19C		1991.95
344809		LOANED	100.00	100.00
				NO 12

	CASH	9/34	100.00 X
	Bills	9/34	3270 X
	Investment	9/34	3925 X
	PSEH utility	9/11	800 X
	ARMY	9/11	1048 X
	PSEH central	9/15	58064 X
	utility	9/15	325025